

Certificate of Notice Page 1 of 4
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 Gayle C. Tullar
 Debtor

Case No. 17-13618-ref
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-4

User: Lisa
 Form ID: 309A

Page 1 of 2
 Total Noticed: 32

Date Rcvd: Apr 22, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 24, 2019.

db +Gayle C. Tullar, 2521 W. Union St., Allentown, PA 18104-6222
 tr +MICHAEL H KALINER, Michael H. Kaliner Trustee, 350 South Main Street, Suite 105,
 Doylestown, PA 18901-4872
 smg +Bureau of Audit and Enforcement, City of Allentown, 435 Hamilton Street,
 Allentown, PA 18101-1603
 smg City Treasurer, Eighth and Washington Streets, Reading, PA 19601
 smg +Dun & Bradstreet, INC, 3501 Corporate Pkwy, P.O. Box 520, Centre Valley, PA 18034-0520
 smg +Lehigh County Tax Claim Bureau, 17 South Seventh Street, Allentown, PA 18101-2401
 smg +Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
 13923240 +Apothaker & Assoc., 520 Fellowship Rd., C306, Mount Laurel, NJ 08054-3410
 14265204 +BSI Financial Services, c/o Raymond Valderrama, 1425 Greenway Drive, Ste. 400,
 Irving, TX 75038-2480
 14232117 +Chalet Properties III, LLC, c/o BSI Financial Services, 1425 Greenway Drive, Ste 400,
 Irving, TX 75038-2480
 14003910 +City of Allentown, Revenue and Audit Bureau, 435 Hamilton St Rm 215,
 Allentown PA 18101-1603
 13923244 Ditech Financial LLC, 3000 Bayport Dr Ste 880, Tampa, FL 33607-8409
 13925301 +Ditech Financial LLC, f/k/a Green Tree Servicing LLC, c/o Law Offices of Gregory Javardian,
 1310 Industrial Blvd., Ste. 101, Southhampton, PA 18966-4030
 13939618 +Ditech Financial LLC, c/o KML Law Group, P.C., 701 Market Street, Suite 5000,
 Philadelphia, PA 19106-1541
 13923247 +Gordon & Weinberg, 1001 E. Hector St., Ste. 220, Conshohocken, PA 19428-2395
 14072017 +Kevin K. Kercher, Esquire, 881 Third Street, Suite #C-2, Whitehall, PA 18052-5930
 13923248 Law Office Of Gregory Javardian, LLC, 1310 Industrial Blvd Ste 1,
 Southampton, PA 18966-4030
 14293335 +US Bank Trust NA, trustee for Cabana Series III, c/o BSI Financial Services,
 1425 Greenway Drive, Irving, TX 75038-2447

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: kevinkk@kercherlaw.com Apr 23 2019 02:21:04 KEVIN K. KERCHER,
 Law Office of Kevin K. Kercher, Esq, PC, 881 Third Street, Suite C-2,
 Whitehall, PA 18052
 smg E-mail/Text: RVSVBICNOTICE1@state.pa.us Apr 23 2019 02:21:20
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
 Harrisburg, PA 17128-0946
 smg +E-mail/Text: usapae.bankruptcyntices@usdoj.gov Apr 23 2019 02:21:31 U.S. Attorney Office,
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
 ust +E-mail/Text: ustpregion03.ph.ecf@usdoj.gov Apr 23 2019 02:21:26 United States Trustee,
 Office of the U.S. Trustee, 833 Chestnut Street, Suite 500, Philadelphia, PA 19107-4405
 13923241 EDI: WFNNB.COM Apr 23 2019 06:18:00 Comenity Bank, P.O. Box 182273,
 Columbus, OH 43218-2273
 13923242 E-mail/Text: pmiller@conradco.com Apr 23 2019 02:21:24 Conrad Credit Company,
 476 W Vermont Ave, Escondido, CA 92025-6529
 13923243 E-mail/Text: bankruptcy.bnc@ditech.com Apr 23 2019 02:21:13 Ditech Financial, PO Box 6154,
 Rapid City, SD 57709-6154
 13941054 E-mail/Text: bankruptcy.bnc@ditech.com Apr 23 2019 02:21:13
 Ditech Financial LLC fka Green Tree Servicing LLC, P.O. Box 6154,
 Rapid City, South Dakota 57709-6154
 13923245 +EDI: BANKAMER.COM Apr 23 2019 06:18:00 Fia Card Services, N.A., 655 Papermill Rd.,
 Newark, DE 19711-7500
 13923246 +EDI: RMSC.COM Apr 23 2019 06:18:00 GE Money Bank, 4125 Windward Plaza Dr,
 Alpharetta, GA 30005-8738
 13923982 +EDI: PRA.COM Apr 23 2019 06:18:00 PRA Receivables Management, LLC, PO Box 41021,
 Norfolk, VA 23541-1021
 13928847 E-mail/Text: ebn@vativrecovery.com Apr 23 2019 02:21:13 Palisades Acquisition XVIII,
 VATIV RECOVERY SOLUTIONS LLC, dba SMC, As agent for Palisades Acquisition XVI,
 P.O. Box 40728, Houston, TX 77240-0728
 13970864 EDI: Q3G.COM Apr 23 2019 06:18:00 Quantum3 Group LLC as agent for, MOMA Funding LLC,
 PO Box 788, Kirkland, WA 98083-0788
 13970673 +EDI: AIS.COM Apr 23 2019 06:18:00 Verizon by American InfoSource LP as agent,
 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901

TOTAL: 14

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0313-4

User: Lisa
Form ID: 309A

Page 2 of 2
Total Noticed: 32

Date Rcvd: Apr 22, 2019

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 24, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 22, 2019 at the address(es) listed below:

ALLISON L. CARR on behalf of Creditor US Bank Trust, NA as trustee for Cabana Series III
Trust acarr@tuckerlaw.com, agilbert@tuckerlaw.com
KEVIN K. KERCHER on behalf of Debtor Gayle C. Tullar kevinkk@kercherlaw.com,
kevin@kercherlaw.com
LISA MARIE CIOTTI on behalf of Trustee FREDERICK L. REIGLE ecfmail@fredreiglechl3.com,
ecf_frpa@trusteel3.com
MARY F. KENNEDY on behalf of Creditor Ditech Financial LLC f/k/a Green Tree Servicing LLC
mary@javardianlaw.com, tami@javardianlaw.com
MICHAEL H KALINER mhkaliner@gmail.com, pa35@ecfcbis.com
ROLANDO RAMOS-CARDONA on behalf of Trustee SCOTT WATERMAN RRamos-Cardona@fredreiglechl3.com
THOMAS I. PULEO on behalf of Creditor Ditech Financial LLC tpuleo@kmlawgroup.com,
bkgroup@kmlawgroup.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 8

Information to identify the case:

Debtor 1	Gayle C. Tullar	Social Security number or ITIN	xxx-xx-0727
	First Name Middle Name Last Name	EIN	__-____
Debtor 2		Social Security number or ITIN	____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____
United States Bankruptcy Court	Eastern District of Pennsylvania	Date case filed in chapter	13 5/24/17
Case number:	17-13618-ref	Date case converted to chapter	7 4/17/19

Official Form 309A (For Individuals or Joint Debtors)**Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

12/15

****Debtor's Photo ID & Social Security Card Must Be Presented at 341 Hearing****

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Gayle C. Tullar	
2. All other names used in the last 8 years		
3. Address	2521 W. Union St. Allentown, PA 18104	
4. Debtor's attorney Name and address	KEVIN K. KERCHER Law Office of Kevin K. Kercher, Esq, PC 881 Third Street Suite C-2 Whitehall, PA 18052	Contact phone (610) 264-4120 Email: kevinkk@kercherlaw.com
5. Bankruptcy trustee Name and address	MICHAEL H KALINER Michael H. Kaliner Trustee 350 South Main Street Suite 105 Doylestown, PA 18901	Contact phone 215-230-4250 Email: mhkaliner@gmail.com

For more information, see page 2 >

6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	400 Washington Street Suite 300 Reading, PA 19601	Hours open: Philadelphia Office --- 8:30 A.M. to 5:00 P.M Reading Office --- 8:00 A.M. to 4:30 P.M. Contact phone (610)2085040 Date: 4/22/19
7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	May 31, 2019 at 12:00 PM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location: Allentown Federal Courthouse, 504 W. Hamilton Street, Allentown, PA 18101
8. Presumption of abuse If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	Insufficient information has been filed to date to permit the clerk to make any determination concerning the presumption of abuse. If more complete information, when filed, shows that the presumption has arisen, creditors will be notified.	
9. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable: Filing deadline: 7/30/19 You must file a complaint: <ul style="list-style-type: none"> • if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or • if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6). You must file a motion: <ul style="list-style-type: none"> • if you assert that the discharge should be denied under § 727(a)(8) or (9). <hr/> Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection. Filing deadline: 30 days after the conclusion of the meeting of creditors	
10. Proof of claim Please do not file a proof of claim unless you receive a notice to do so.	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	